Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERNDistrict ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
governidentifi your di passpo Bring y identifi	the name that is on your nament-issued picture cation (for example, river's license or ort). your picture cation to your meeting e trustee.	Nathen First name Kyle Middle name Grigsby Last name Suffix (Sr., Jr., II, III)	Eden First name Laura Middle name Grigsby Last name Suffix (Sr., Jr., II, III)
		Suiix (St., Jt., II, III)	SUIIX (St., Jt., II, III)
	her names you used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S numbe Individ	the last 4 digits of Social Security er or federal dual Taxpayer	xxx - xx - <u>8209</u> OR	xxx - xx - <u>0573</u> or
Identif	fication number	9 xx - xx	9 xx - xx

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Document Grigsby Nathen Kyle Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

		About Debtor 1:		About Debtor 2 (Spouse Only in a J	oint Case):
4. Any business na and Employer Identification Nui (EIN) you have us the last 8 years Include trade nam doing business as	mbers sed in nes and	Business name Business name EIN EIN	or EINs.	Business name Business name EIN EIN	ames or EINs.
5. Where you live		5318 W Belle Plaine Ave Number Street	_	If Debtor 2 lives at a different address	ess:
		Chicago IL City State COOK County If your mailing address is different from above, fill it in here. Note that the court wany notices to you at this mailing address. Number Street	vill send	City Sta County If Debtor 2's mailing address is diff the one above, fill it in here. Note the will send any notices this mailing address. Number Street	nat the court
		P.O. Box City State	ZIP Code	P.O. Box City Sta	ate ZIP Code
6. Why you are cho this district to file bankruptcy.	_	Check one: Over the last 180 days before filing the I have lived in this district longer than other district. I have another reason. Explain. (See 28 U.S.C. § 1408		Check one: Over the last 180 days before fili I have lived in this district longer other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

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Document Grigsby Nathen Kyle Case Number (if known) _ First Name Middle Name Last Name

Pa	Tell the Court About You	r Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	■ Chapter 7					
	under	☐ Chapter 11					
		☐ Chapter 12					
		☐ Chapter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	Yes. District None When Case Number					
		District <u>None</u> When Case Number MM / DD / YYYY					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by	Tes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
	affiliate?	Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
11.	Do you rent your residence?	■ No. Go to line 12 □ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?					
		 No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 					

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tor 1 Nathen	Kyle	Grigsby		Case Number (if know	νn)	
First Name	Middle Name	Last Name				
art 3: Report About Any Bus	inesses You Ow	n as a Sole Proprietor				
Are you a sole proprietor	■ No.	Go to Part 4.				
of any full- or part-time	Yes.	Name and location of I	business			
business?						
A sole proprietorship is a						
business you operate as an		Name of business, if any				
individual, and is not a						
separate legal entity such as						
a corporation, partnerhsip, or		Number Street				
LLC. If you have more than one						
sole proprietorship, use a						
separate sheed and attach it						
to this petition.						
		City			State Zip Code	
		J.,			ciaic zip couc	
		Check the appropriate	box to describe your bus	siness:		
		☐ Health Care Bus	iness (as defined in 11 U.	.S.C. § 101(27A))		
		☐ Single Asset Rea	al Estate (as defined in 11	I U.S.C. § 101(51B))		
		☐ Stockbroker (as	defined in 11 U.S.C. § 10	1(53A))		
		☐ Commodity Brok	er (as defined in 11 U.S.0	C. § 101(6))		
		☐ None of the above	ve			
		_				
debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	am not filing under Cha am filing under Chapter the Bankruptcy Code.	pter 11.	II business debtor accord	ing to the definition in	
	Yes.	I am filing under Chapte Bankruptcy Code.	r 11 and I am a small bus	iness debtor according to	the definition in the	
Part 4: Report if You Own or I	Have Any Hazard	lous Property or Any Prop	perty That Needs Immedia	ite Attention		
•	-					
						
Do you own or have any	No.					
property that poses or is	☐ Yes.	What is the hazard?				
alleged to pose a threat						
of imminent and						
indentifiable hazard to						
public health or safety?						
Or do you own any						
property that needs		If immediate attention is	needed, why is it needed	d?		
immediate attention?			, ,			
For example, do you own						
perishable goods, or livestock that must be fed, or a building						
that needs urgent repairs?						
		Where is the property?				
			Number Street			
			City		State ZIP Cod	de

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Debtor 1 Nathen Kyle Grigsby Case Number (if known) ______

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Last Name

	What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.				
		Yes. Go to line 17.				
			business debts? Business debts are debts stment or through the operation of the busines	-		
		No. Go to line 16c. ☐Yes. Go to line 17.				
		16c. State the type of debts you o	we that are not consumer debts or business de	ebts.		
	Are you filing under	No. I am not filing under Ch	apter 7. Go to line 18.			
•	Chapter 7?	Yes. I am filing under Chapte	er 7. Do you estimate that after any exempt pr	roperty is excluded and		
а	Oo you estimate that after any exempt property is excluded and	administrative expense	s are paid that funds will be available to distrib	oute to unsecured creditors?		
a	administrative expenses are paid that funds will be available for distribution o unsecured creditors?	Yes.				
	low many creditors do	1 -49	1,000-5,000	25,001-50,000		
-	ou estimate that you	□ 50-99	5,001-10,000	50,001-100,000		
C	owe?	☐ 100-199 ☐ 200-999	□ 10,001-25,000	☐ More than 100,000		
ŀ	low much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
t	e worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
_		\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion		
	low much do you estimate your liabilities	□ \$0-\$50,000 □ \$50,001-\$100,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion		
	o be?	\$100,001-\$500,000	\$50,000,001-\$30 million	\$10,000,000,001-\$10 billion		
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
rt :	7: Sign Below					
r yo	ou	I have examined this petition, and correct.	I declare under penalty of perjury that the infor	mation provided is true and		
		•	ter 7, I am aware that I may proceed, if eligible derstand the relief available under each chapt	· · · · · · · · · · · · · · · · · · ·		
		, .	did not pay or agree to pay someone who is ndread the notice required by 11 U.S.C. § 342(, .		
		I request relief in accordance with	the chapter of title 11, United States Code, spe	ecified in this petition.		
		-	nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up 1 3571.			
		/s/ Nathen Kyle Grigsby Signature of Debtor 1		len Laura Grigsby		
		- J	o.g			

First Name

Middle Name

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attorney, if you are ed by one not represented	to proceed under available under the notice requi	er Chapter 7, 11, 12, or 13 each chapter for which the	of title 11, United Sta					
not represented	to proceed under available under the notice requi	er Chapter 7, 11, 12, or 13 each chapter for which the	of title 11, United Sta					
•			I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					
orney, you do not	Knowledge alter	an inquiry that the inform	iation in the schedules	illed with the petition	ii is iiicoire	ect.		
le this page.	x	/s/ Laura R. 0	Caputo	Date		01/21/2016		
	Signature	of Attorney for Debtor			MM / E	DD / YYYY		
	Printed na Geraci L Firm nam 55 E. Mo	aw L.L.C. e onroe St., #3400						
				ш.	6060	03		
	City			State		P Code		
	Contact P	hone 312-332-1800)	Email add	dressn	dil@geracilaw.com		
		Signature Laura R Printed na Geraci L Firm name 55 E. Me Number Chicago City	Signature of Attorney for Debtor Laura R. Caputo Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street Chicago City	Signature of Attorney for Debtor Laura R. Caputo Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street Chicago	Signature of Attorney for Debtor Laura R. Caputo Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street Chicago IL City State	Signature of Attorney for Debtor Laura R. Caputo Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street Chicago IL 6060 City State ZI		

 IL

State

6301958

Bar number

Fill in this information to identify your case:					
Debtor 1	Nathen	Kyle	Grigsby		
	First Name	Middle Name	Last Name		
Debtor 2	Eden	Laura	Grigsby		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number			_		
(If known)					

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
1a. Copy	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 286,000 \$ 28,915
1c. Copy	line 63, Total of all property on Schedule A/B	\$ 314,915
	Summarize Your Liabilities	
Part 2:	Summarize Four Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$271,373
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) v the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$105,368
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$4,054.86
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$4,038.00

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Debtor 1 Nathen Kyle Grigsby Case Number (if known)

First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,776.49 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 54,078.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 54,078.00 9g. Total. Add lines 9a through 9f.

Fill in this in	Caso 16 02			Entered 01/27/16 1 0 of 57	6:59:30	Desc I	Main	
	normation to lacinity yo		a.	0 01 57				
Debtor 1	Nathen	Kyle	Grigsby					
Debtor 2	First Name Eden	Middle Name Laura	Last Name Grigsby					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u>					
Case Number	r		(State)				Check if this	is an
(If known)						а	mended fili	ng
<u>Official F</u>	orm 106A/B							
Schedul	e A/B: Prope	rty						12/15
category where responsible for pages, write yo Part 1:	e you think it fits best. Be supplying correct infor our name and case numb Describe Each Residence	e as complete and ac mation. If more space per (if known). Answe , Building, Land, or Otl	ccurate as possible. If two ma e is needed, attach a separat er every question. her Real Esate You Own or Hav		both are equa	lly		
No.	vn or nave any legal or e	equitable interest in a	any residence, building, land,	, or similar property?				
Yes.	Describe							
			What is the property? Chec	k all that apply.	Do not deduct the amount of			
	Belle Plaine Ave ress, if available, or other des	scription	Single-family home Duplex or multi-unit buildin	na	Creditors Who	•		
			Condominium or cooperati		Current value	of the	Current val	lue of the
			Manufactured or mobile ho	ome	entire proper	ty?	portion you	u own?
Chicago		IL 60641	Land		\$2	86,000.00	\$	286,000.00
City	5	State ZIP Code	Investment property					
			☐ Timeshare ☐ Other		Describe the nature of your ownership interest (such as fee simple, tenancy by			
County					the entireties	-	-	-
			Who has an interest in the p	property? Check one.				
			Debtor 2 only					
			Debtor 1 and Debtor 2 only	у			nmunity prop	perty
			At least one of the debtors	and another	(see instr	uctions)		
			Other information you wish property identification num	to add about this item, such as	local			
2. Add the do	llar value of the portion	you own for all of yo	ur entries fro Part 1, includin	g any entries for pages				
you have a	ttached for Part 1. Write	that number here			>			\$286,000.00
Part 2:	Describe Your Vehicles							
you own that s		ou lease a vehicle, also	o report it on Schedule G: Ex	registered or not? Include any vecutory Contracts and Unexpired				
Yes.	Describe							
N	Make:	Nissan	Who has an interest in the	property? Check one.	Do not deduct :			
N	Model:	Pathfinder	Debtor 1 only		the amount of a Creditors Who	-		
١	Year:	2012	Debtor 2 only Debtor 1 and Debtor 2 only	V	Current value		Current val	
A	Approximate Mileage:	23,086.00	At least one of the debtors		entire propert	y?	portion you	ı own?
C	Other information:		Check if this is commu		\$	22,500.00	\$	22,500.00
			instructions)					

Debtor 1 Nathen Case 16-02502

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Desc Main

	First Name	Middle Name	Last Name	. ago 11 0. 0.	
04.	. Watercraft, aircraft, mo	otor homes, ATVs and other	recreational vehicles, other ve	Phicles, and accessories	
	Examples: Boats, trailers,	motors, personal watercraft, fishin	ng vessels, snowmobiles, motorcycl	le accessories	
	No.				
	Yes. Describe				
5	Add the dollar value of t	he portion you own for all of	f your entries fro Part 2, includ	ling any entries for pages	¢ 00 500 00
	you have attached for P	art 2. Write that number her	'e	>	\$ 22,500.00
	Describe You	r Personal and Household Item	15		

you have attached for Part	2. Write that number here		\$ 22,500.00
Part 3: Describe Your Pe	ersonal and Household Items		
Do you own or have any lega	l or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
06. Household goods and fur	nishings		
	furniture, linens, china, kitchenware		
No.			
Yes. Describe	Furniture, linens, small appliances, table & chairs, bedroom set, baby cribs, car seats, washer/dryer	\$2,000	\$2,000.00
07. Electronics			
	adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s including cell phones, cameras, media players, games		
Yes. Describe	Flat screen TV, computer, printer, music collection, cell phone	\$1,000	\$ <u> 1,000.0</u> 0
08. Collectibles of value			
	rines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
Yes. Describe			\$ 0.00
09. Equipment for sports and	l hobbies		\$0.0
	shic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
Yes. Describe			
10. Firearms			\$0 <u>.0</u> 0
	tguns, ammunition, and related equipment		
Yes. Describe			s 0.00
11. Clothes			¥
No.	furs, leather coats, designer wear, shoes, accessories		
Yes. Describe	Everyday clothes, coats, designer wear, shoes, accessories	\$300	\$300.00
12. Jewelry Examples: Everyday jewelry, gold, silver No.	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
Yes. Describe	Everyday jewelry, costume jewelry, engagement rings, wedding rings, watches	\$500	\$ <u> </u>
13. Non-farm animals			
Examples: Dogs, cats, birds,	horses		
No.			
Yes. Describe	Cat named Cutie	\$0	\$0.00

Debtor 1

<u>Nathen</u>

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Desc Main

First Name Middle Name Filed 01/27/16

Document

Last Name

Filed 01/27/16

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14.	Any other No.	personal and h	ousehold items you did not already	list, including any health aids you did not list			
	Yes.	Describe	Books, CDs, DVDs & Family Photos		\$200	\$	200.00
			of your entries from Part 3, includir	ng any entries for pages you have attached			\$4,000.00
	Part 4:	Describe Your Fir	nancial Assets				
Do	you own o	r have any legal	or equitable interest in any of the f	following?		Current value of portion you own'	?
16.	Cash Examples:	Money you have in	a vour wallet in vour home, in a cafe deno	osit box, and on hand when you file your petition			
	No.	Worldy you have i	Tyour wanet, in your nome, in a said dopo	isit box, and on hand when you like your peation			
	Yes.	Describe				\$	0.00
17.	Deposits of	-		f decreit, above is an although to be decree by			
			r, or other financial accounts; certificates o	f deposit; shares in credit unions, brokerage houses, ne institution, list each.			
	Yes.	Describe	71	nstitution name:		_	0.00
			Savings Account Checking Account	JP Morgan Chase JP Morgan Chase		\$ \$	0.00 1,415.36
			3			\$	1,415.36
18.			publicly traded stocks truent accounts with brokerage firms, mon	ey market accounts			
	Yes.	Describe	Institution or issuer name:				
19.	Non-public	cly traded stock	and interests in incorporated and i	unincorporated businesses, including an interest in		\$	0.00
	Yes.	Describe	Name of Entity and Percent of Own	ership:			
20.	Negotiable Non-negoti	instruments includ	te bonds and other negotiable and r le personal checks, cashiers' checks, pron rre those you cannot transfer to someone b	nissory notes, and money orders.		\$	0.00
	No. Yes.	Describe	Issuer name:				
21.	Retiremen	t or pension acc	counts			\$	0.00
	Examples:	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savings	s accounts, or other pension or profit-sharing plans			
	Yes.	Describe	Type of account and Institution nam 401(k) or similar plan	401(k)		\$	Unknown
22	Security d	eposits and pre	navmente			\$	0.00
22.	Your share	of all unused depo	osits you have made so that you may cont andlords, prepaid rent, public utilities (elec	· · ·			
	Yes.	Describe	Institution name or individual:				
23.	Annuities No.	(A contract for a	a periodic payment of money to you	u, either for life or for a number of years)		\$	0.00
	Yes.	Describe	Issuer name and description:			¢	0.00
24.	26 U.S.C. §		IRA, in an account in a qualified AB (b), and 529(b)(1).	LE program, or under a qualified state tuition program.		\$	0.00
	No. Yes.	Describe	Institution name and description. Se	eparately file the records of any interests.11 U.S.C. § 521(c):		¢	0.00

Debtor 1

Case 16-02502

Doc 1

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Desc Main

<u>N</u>athen First Name Middle Name

Filed 01/27/16
Crigsby
Last Name
Filed 01/27/16
Filed 01/27/16

25.		uitable or future	interests in property (other than anything listed in line 1), and rights or powers		
	No.			_	
	Yes.	Describe		\$	0.00
26.	Patents, co	opvrights, trade	narks, trade secrets, and other intellectual property		0.00
			mes, websites, proceeds from royalties and licensing agreements		
	No.				
	Yes.	Describe			
					0.00
27.			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.	banang permito, e	Notative necessary, ecoporative accordation notatings, inques necessor, professional necessor		
	Yes.	Describe			
	_			\$	0.00
Мо	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claim	ms
20	Tax vaforad	s owed to you		or exemptions	
20.	No.	is owed to you			
	Yes.	Describe	Estimated 2015 tax refund \$1,00		
			Estimated 2015 tax refund \$1,00		00.00
29.	Family sup	port			
	Examples:	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe			0.00
30.	Other amo	unts someone o	owes you		0.00
	Examples:	Unpaid wages, dis	ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe			
				<u> </u>	0.00
31.		insurance polic	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.	ricular, disability, c	Company Name & Beneficiary:		
	Yes.	Describe	Company Name & Beneficiary.		
				\$	0.00
32.	-		at is due you from someone who has died		
		ne beneficiary of a cause someone ha	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
	No.	cause someone ne	is died.		
	Yes.	Describe			
				\$	0.00
33.			s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		
	Yes.	Describe			
					0.00
34.	No.	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		•	0.00
35.		ial assets you d	id not already list	*	
	No.	Doggribe			
	Yes.	Describe		\$	0.00
36	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	_	
			er here	\$2,41	6.36

Case 16-02502

Doc 1

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Desc Main

Filed 01/27/16 Document Debtor 1 Nathen First Name Middle Name

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
Yes.	
	Current value of the
	portion you own?
	Do not deduct secured claims
	or exemptions
38. Accounts receivable or commissions you already earned	
No.	
Yes. Describe	
	\$0.00
39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	
Yes. Describe	
	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
No.	
Yes. Describe	
	\$0.00
41. Inventory	
No.	
Yes. Describe	
42. Intercate in neutronal-ing on initiative	\$0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	<u> </u>
No.	
Yes. Describe	
	\$0.00
44. Any business-related property you did not already list	
No.	
Yes. Describe	
	\$0.00
45. Add the dellaw value of all of very autrice from Dayt E. including any autrice for young you have attached	
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Tor Part 5. Write that number here	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$0.00
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested	<u> </u>
No.	
Yes. Describe	
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	
	\$0.00

	r iist ivaille	Wildlie Name		
50.	Farm and fishing supplies,	chemicals, and feed		
	Yes. Describe			\$ 0.00
51.		fishing-related property you did not already list		\$ <u> </u>
	No. Yes. Describe			
				\$0.00
		of your entries from Part 6, including any entries for pages er here	=	\$0.00
_				
i	Describe All Prope	erty You Own or Have an Interest in That You Did Not List Abo	ve	
53.	Do you have other property Examples: Season tickets, cou	y of any kind you did not already list?		
	No. Yes. Describe	· .		
	Tes. Describe			\$0.00
54.	Add the dollar value of all o	of your entries from Part 7. Write that number here	>	\$0.00
i	art 8: List the Totals of I	Each Part of this Form		
55.	Part 1: Total real estate, line	e 2		\$ 286,000.00
56.	Part 2: Total vehicles, line	5	\$ 22,500.00	
57.	Part 3: Total personal and I	nousehold items, line 15	\$ 4,000.00	
58.	Part 4: Total financial asset	ss, line 36	\$ 2,416.36	
59.	Part 5: Total business-relat	ed property, line 45	\$ 0.00	
60.	Part 6: Total farm- and fishi	ing-related property, line 52	\$ 0.00	
61.	Part 7: Total other property	not listed, line 54	\$ 0.00	
62.	Total personal property. Ad	d lines 56 through 61	\$ 28,916.36	\$ 28,916.36
63.	Toal of all property on Sche	dule A/B. Add line 55 + line 62		\$314,916.36

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Fill in this in	nformation to identif	y your case:	
Debtor 1	Nathen	Kyle	Grigsby
	First Name	Middle Name	Last Name
Debtor 2	Eden	Laura	Grigsby
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	<u>ILLINOIS</u>
			(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:										
1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.									
You are clai	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)											
You are clai	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)											
2. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.									
	on of the property and line on hat lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption								
		Copy the value from Schedule A/B	Check only one box for each exemption									
Brief description:	5318 W Belle Plaine Ave Chicago IL 60641 - Primary Residence	\$ 286,000	\$_ 30,000	735 ILCS 5/12-901 - \$30,000.00								
Line from			100% of fair market value, up to									
Schedule A/B:	01		any applicable statutory limit									
Brief	2012 Nissan Pathfinder with over	. 22.500	— 4.000	735 ILCS 5/12-1001(c) - \$2,400.00								
description:	23,086.00 miles.	\$_22,500	\$_4,800	735 ILCS 5/12-1001(c) - \$2,400.00								
Line from	03		100% of fair market value, up to									
Schedule A/B:			any applicable statutory limit									
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set, baby	_{\$} 2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00								
	cribs, car seats, washer/dryer	·	_									
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit									
			7 · rr · · · · · · · · · · · · · · · · ·									
3. Are you claimin	g a homestead exemption of more	than \$155,675?										
(Subject to adjus	stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)									
No.												
Yes. Did you	acquire the property covered by the	e exemption within 1,215 o	days before you filed this case?									
□No												
<u> </u>	00000											
Official Form 1060	Record # 699603	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2								

Last Name

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 en
 Kyle
 Document
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Debtor 1 Nathen

First Name

Middle Name

Schedule A/B	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
rief escription:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00
ine from chedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Everyday clothes, coats, designer wear, shoes, accessories	\$_300	\$	735 ILCS 5/12-1001(b) - \$300.00
ne from chedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Everyday jewelry, costume jewelry, engagement rings, wedding	\$ <u>500</u>		735 ILCS 5/12-1001(b) - \$500.00
ne from chedule A/B:	rings, watches		100% of fair market value, up to any applicable statutory limit	
rief escription:	Books, CDs, DVDs & Family Photos	\$ <u>200</u>	\$	735 ILCS 5/12-1001(a) - \$200.00
ne from chedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
rief escription:	Checking Account, JP Morgan Chase, 1,415.36	\$ <u>1,415</u>	\$_1,500	735 ILCS 5/12-1001(b) - \$1,500.00
ne from chedule A/B:	_17		100% of fair market value, up to any applicable statutory limit	
rief escription:	401(k) or similar plan, 401(k)	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
ine from	21		100% of fair market value, up to any applicable statutory limit	
	Estimated 2015 tax refund	\$_1,000	\$_2,000	735 ILCS 5/12-1001(b) - \$2,000.00
	28		100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	Estimated 2015 tax refund	\$ <u>1,000</u>	\$_2,000	735 ILCS 5/12-1001(b) - \$2,000

Fill in this in	Caso 16		1 Filed 01/27/16	Entered 01/27/2 8 of 57	L6 16:59:30	Desc Main	
				0 01 01			
Debtor 1	Nathen	Kyle	Grigsby				
	First Name Eden	Middle Name Laura	Last Name Grigsby				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(opodac, ii iiiiig)	T II ST NAME	Widdle Name	Last Name				
United States	s Bankruptcy Court for t	he: <u>NORTHERN</u> Dis	trict of <u>ILLINOIS</u> (State)			_	
Case Numbe	er					Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
chedule	D: Creditor	s Who Have C	laims Secured by I	Property			12/15
e as complete formation. If	e and accurate as po more space is need	ossible. If two married	people are filing together, botl al Page, fill it out, number the e	h are equally responsible fo		ny	
	•	secured by your prop	,				
_			urt with your other schedules. You	ou have nothing also to rang	rt on this form		
			urt with your other schedules. Yo	ou have nothing else to repo	rt on this form.		
Yes. F	ill in all of the informa	ation below.					
Part 1:	List All Secured Clai	ms					
					Column A	Column A	Column C
			ne secured claim, list the creditor	' '	Amount of claim	Value of collateral	Unsecured
		•	ular claim, list the other creditors rder according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
_	, , , , , , , , , , , , , , , , , , , ,		-				
	mac LOAN Services		Describe the property that secur	es the claim:	\$_245,520.00	\$ <u>0.00</u>	\$ <u>0.00</u>
Creditor's	Name Condor Dr		5318 W Belle Plaine Ave Chicag Residence	go IL 60641 - Primary			
Number	Street		Residence				
			As of the date you file, the claim	is: Check all that apply.			
			Contingent	,			
Moorpa City	ark	CA 93021 State Zip Code	Unliquidated				
City		State Zip Code	Disputed				
_	s the debt? Check one).	Nature of Lien. Check all that appl				
Debtor	1 only		An agreement you made (such a	as mortgage or secured			
=	1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, n	nechanic's lien)			
=	st one of the debtors and	d another	Judgment lien from a lawsuit				
_			Other (including a right to offset)				
	c if this claim relates t nunity debt	to a					
	-	015-2015	Last 4 digits of account number	0549			
2.2 Pncbar	nk		Describe the property that secur	es the claim:	\$_25,853.00	\$ <u>0.00</u>	\$ <u>0.00</u>
Creditor's	Name		2012 Nissan Pathfinder with over	er 30,000 miles			
2730 L	iberty Ave						
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Pittsbu	rgh	PA 15222	ContingentUnliquidated				
City		State Zip Code	Disputed				
Who owe	s the debt? Check one	2 .	Nature of Lien. Check all that appl	ly.			
Debtor	1 only		An agreement you made (such a				
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, n	nechanic's lien)			
At leas	st one of the debtors and	d another	Judgment lien from a lawsuit				
	t if this claim relates	to a	Other (including a right to offset)	·			
	nunity debt	013-09-28	Last 4 digits of assessment assessment	0796			
	t was incurred		Last 4 digits of account number		¢ 274 272 00		
Auu the (uonar value of your	entries in Column A 0	n this page. Write that number	nere.	\$ <u>271,373.00</u>		

		Caca 16 0250	na Doc	1 Filed 01/27/16	Entered 01/27/16 16:59:30	Desc Main	
Fill i	n this inf	formation to identify your	case:		9 of 57		
Debi	tor 1	Nathen	Kyle	Grigsby			
200		First Name	Middle Name	Last Name			
Debi	tor 2	Eden	Laura	Grigsby			
	se, if filing)	First Name	Middle Name	Last Name			
Unite	ed States I	Bankruptcy Court for the : <u>f</u>	NORTHERN Di:	strict of ILLINOIS			
				(State)		☐ Check if	this is an
	e Number nown)					amended	
)ffic	ial E	orm 106E/F					- ·····g
							12/15
<u>Sche</u>	dule	E/F: Creditors V	<u> Who Have</u>	Unsecured Claims			12/15
ist the / <i>B: Pr</i> reditor eeded	other pa operty (C rs with pa , copy th iny additi	arty to any executory con Official Form 106A/B) and artially secured claims th	tracts or unexp on Schedule C at are listed in t, number the e ame and case r	pired leases that could result in a case that could result in a case that the second of the left. Attanumber (if known).	and Part 2 for creditors with NONPRIORITY cl claim. Also list executory contracts on Sched oired Leases (Official Form 106G). Do not incl Claims Secured by Property. If more space is ach the Continuation Page to this page. On th	ule ude any s	
1. Do	any cred	ditors have priority unsec	ured claims ag	ainst you?			
	-	to Part 2.	_	•			
Π							
		our priority unsecured cla	aims. If a credit	or has more than one priority unsec	cured claim, list the creditor separately for each	claim. For	
ead noi uns	ch claim l npriority a secured o	listed, identify what type of amounts. As much as poss claims, fill out the Continua	f claim it is. If a sible, list the cla ation Page of Pa	claim has both priority and nonprior nims in alphabetical order according art 1. If more than one creditor holds	ity amounts, list that claim here and show both to the creditor's name. If you have more than t s a particular claim, list the other creditors in Pa	priority and wo priority	
(Fc	or an exp	lanation of each type of cla	aim, see the ins	tructions for this form in the instruct	·	Deiouitu	Nannuiauitu
					Total claim	Priority amount	Nonpriority amount
Part	2± L	ist All of Your NONPRIORI	TY Unsecured C	laims			
3. Do	anv cred	ditors have nonpriority ur	secured claim	s against vou?			
	•			nit this form to the court with your of	ther schedules		
	Yes.	a nave nothing to report in	tillo part. Cabi	inculo form to the court with your o	and confidence.		
4. Lis		our nonpriority unsecure	d claims in the	alphabetical order of the creditor	who holds each claim. If a creditor has more to	nan one	
nor inc	npriority u	unsecured claim, list the cr Part 1. If more than one cr	reditor separate reditor holds a p	ly for each claim. For each claim lis	ted, identify what type of claim it is. Do not list or rs in Part 3.If you have more than three nonprio	claims already	
cla	ims fill ou	ut the Continuation Page o	f Part 2.				Total claim
4.1	AMEX			Last 4 digits of account number	NULL		\$ 5,425.00
	Creditor's N			When was the debt incurred?	2007-2015		
	Number	Street		when was the dept incurred?			
				As of the date you file, the claim is:	: Check all that apply.		
				Contingent			
	Fort Lau		33329	Unliquidated			
w	City /ho owes	State the debt? Check one.	Zip Code	Disputed			
	Debtor 1	l only		_			
Ē	Debtor 2	2 only		Type of PRIORITY unsecured claim	ı:		
Ī	Debtor 1	I and Debtor 2 only		Student loans			
Ī	=	one of the debtors and anothe	er	Obligations arising out of a separati	ion agreement or divorce		
Ē	Check i	if this claim relates to a		that you did not report as priority cla	aims		
_	commu	inity debt		Debts to pension or profit-sharing p	lans, and other similar debts		
Is		n subject to offest?		_			
ļ	No			Other. Specify Credit Card or	Credit Use		
	Yes						

Doc 1 Filed 01/27/16 Entered 01/27/16 16:59:30 Desc Main Case 16-02502 Page 20 of 57 Case Number (if known) **ը**ջբլment Nathen Kyle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 BANK Calumet **\$** 0.00 Last 4 digits of account number ____

Creditor's Name 5231 S Hohman Ave	When was the debt incurred? 2006-2006	
Number Street		
	As of the date you file the plains in Charles Without and	
	As of the date you file, the claim is: Check all that apply.	
Hammond IN 46320	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Unknown Credit Extension	
Yes A 3 Barclays BANK Delaware	Last 4 digits of account number NULL	\$ 5,324.00
7.0	Last 4 digits of account number NULL	\$ 0,024.00
Creditor's Name 125 S West St	When was the debt incurred? 2009-2015	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19801	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		4.050.00
4.4 CBNA	Last 4 digits of account number NULL	\$ <u>1,052.00</u>
Creditor's Name	When was the debt incurred? 2014-2015	
Po Box 6497	Wileli was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of PRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
	· · · 	

Official Form 106E/F

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Case Number (if known) **ը**ջբլment Nathen Kyle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	CBNA	Last 4 digits of account number NULL	\$ 3,555.00
	Creditor's Name		
	Po Box 6283	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57117		
	City State Zip Code	Unliquidated	
_ v	Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
Г	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.6	Chase CARD	Last 4 digits of account number NULL	\$ 2,739.00
	Creditor's Name	4000 0045	
	Po Box 15298	When was the debt incurred? 1999-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850		
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
ΙĪ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	_	
4.7	Chase CARD	Last 4 digits of account number NULL	\$ <u>4,176.00</u>
	Creditor's Name	When was the debt incurred? 2014-2015	
	Po Box 15298	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	☐ Unliquidated	
	City State Zip Code	Disputed	
"	Who owes the debt? Check one.		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Doc 1 Filed 01/27/16 Entered 01/27/16 16:59:30 Desc Main Case 16-02502 Page 22 of 57 **Document** Nathen Kyle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase CARD **\$** 15,268.00 Last 4 digits of account number _ Creditor's Name 2001-2015 Po Box 15298 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Lurie Children's \$ 1,347.00 Last 4 digits of account number 4.9 Creditor's Name PO Box 4066 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Navient 6191 \$ 24,524.00 4.10 Last 4 digits of account number Creditor's Name 2011-2015 Po Box 9655 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 Unliquidated

Doc 1 Filed 01/27/16 Entered 01/27/16 16:59:30 Desc Main Case 16-02502 Page 23 of 57 Case Number (if known) **Document** Nathen Kyle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 2,376.00 4.11 Last 4 digits of account number _ Creditor's Name 2015-2015 20 Mohawk St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Canaioharie NY 13317 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes Northwestern Medical Faculty \$ 200.00 Last 4 digits of account number 4.12 675 N. Saint Clair, #15-120 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60611 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Northwestern Mem. Phys. Group \$ 1.00 Last 4 digits of account number 4.13

Official Form 106E/F

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Page 24 of 57 **Document** Nathen Kyle Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Northwestern Memorial Hospital	Last 4 digits of account number	\$ <u>5,056.00</u>
	Creditor's Name 251 E. Huron St.	When was the debt incurred?	
	Number Street	When was the debt incurred:	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60611	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.15	Pedatrix Medical Group	Last 4 digits of account number	<u>\$ 21.00</u>
	Creditor's Name		
	PO Box 277279	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta	Contingent	
	Atlanta GA 30384	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.16	Syncb/CARE CREDIT	Last 4 digits of account number NULL	\$ 4,750.00
	Creditor's Name	When was the debt incurred? 2015-2015	
	950 Forrer Blvd	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kattaria a OLL 45400	Contingent	
	Kettering OH 45420	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Filed 01/27/16 Entered 01/27/16 16:59:30 Desc Main Case 16-02502 Doc 1 Page 25 of 57 Number (if known) Document Nathen Kyle Debtor 1 First Name \$ 29,554.00 WF EFS 0001 4.17 Last 4 digits of account number Creditor's Name 2013-2015 Po Box 84712 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57118 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest?

Other. Specify _

No

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Nathen Debtor 1

Kyle

Add the Amounts for Each Type of Unsecured Claim

ըջբյment

Page 26 of 57 Number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$54,078.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	54.070.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$54,078.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$\$54,078.00 \$0.00

		Caso 16 (02502 Doc 1	Eilad 01/27/16	Entered 01/27/16 16:59:30	Desc Main
Fill i	n this inf	ormation to identif			7 of 57	Desc Main
Deb	tor 1	Nathen	Kyle	Grigsby		
		First Name	Middle Name	Last Name		
Deb		Eden First Name	Laura Middle Name	Grigsby		
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States I	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	ILLINOIS (State)		
	e Number nown)			_		Check if this is an
		4000				amended filing
		orm 106G				
			ry Contracts and			12/1
nforma	ition. If m	ore space is need	ed, copy the additional page	e, fill it out, number the en	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
			and case number (if known)			
	-	-	ntracts or unexpired leases			
					ou have nothing else to report on this form.	
Ц	Yes. Fill	in all of the informa	tion below even if the contra	cts or leases are listed in 3	Schedule A/B: Property (Official Form 106A/B)	
a Liet	congret	alv aaah naraan ar	company with whom you b	ave the contract or lesse	Then state what each contract or lease is for //	·o.v
	-	-			 Then state what each contract or lease is for (function booklet for more examples of executory controls) 	
une	expired le	ases.				
Pe	erson or	company with who	m you have the contract or	lease	State what the contract or lease	e is for
			•			
2.1						
	Name					
	Number	Street			-	
					_	
	City		State Zip	Code		
2.2						
	Name					
	Numbor	Street			-	
	Number	Sueet				
	City		State Zip	Code	-	
2.3						
	Name					
					-	
	Number	Street				
	City		State Zip) Code	-	
2.4						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name					
					-	
	Number	Street				
	City		State Zip) Code	-	

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Fill in this inf	formation to ident	tify your case:	
Debtor 1	Nathen	Kyle	Grigsby
	First Name	Middle Name	Last Name
Debtor 2	Eden	Laura	Grigsby
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS_
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. 0	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	No.							
	Yes							
2. V	lithin the last 8 years, have you lived i	n a community property sta	te or territory? (Communit)	y property states and territories include				
Α.	rizona, California, Idaho, Lousiiana, Ne	vada, New Mexico, Puerto Ri	co, Texas, Washington, and	d Wisconsin.)				
	No. Go to line 3.							
	Yes. Did your spouse, former spous	e, or legal equivalent live with	you at the time?					
	No	or torritory did you live?	Fill in the	e name and current address of that person.				
	Tes. Inwhich community state of	or territory did you live?	FIII III UII	e name and current address of that person.				
	Name of your spouse, former spouse or leg	gal equivalent						
	Number Street							
	City	State	Zip Code					
	Column 1, list all of your codebtors.	• •						
	hown in line 2 again as a codebtor on chedule D (Official Form 106D), Scheo		=	-				
	chedule E/F, or Schedule G to fill out	•	r), or Schedule G (Official	Form 100G). Use Schedule D,				
	·							
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt				
				Check all schedules that apply:				
3.1	Shadd Grigsby			Schedule D, line				
	Name			_				
	17626 Shannon Ave			Schedule E/F, line7				
	Number Street Goshen	IN	46526	Schedule G, line				
	City	State	Zip Code					
3.2	Shadd Grigsby			Schedule D, line				
	Name			Schedule E/F, line 14				
	17626 Shannon Ave			Schedule E/F, line				
	Number Street Goshen	IN	46526	Schedule G, line				
	City	State	Zip Code					
3.3				Schedule D, line				
	Name			Schedule E/F, line				
	Number Street							
	- Street			Schedule G, line				
	City	State	Zip Code					

Debtor 1	Nathen	Kyle	Grigsby
	First Name	Middle Name	Last Name
Debtor 2	Eden	Laura	Grigsby
(Spouse, if filing)	First Name	Middle Name	Last Name
(Spouse, if filing)			
United States	Bankruptcy Court for	tne : <u>NORTHERN DISTRICT O</u>	I ILLIIVOIO

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Broadcast Produc	cer	
	Occupation may Include student or homemaker, if it applies.	Employers name	HY Connect Inc		
		Employers address	25 Drydock Ave		
			Boston, MA 02210)	
		How long employed there?	6 months		
Do	rt 2: Give Details About Monthl				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ne date you file this form. If you have more than one employer, combine	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, c		-	\$5,833.34	\$0.00
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$5,833.34	\$0.00

 Official Form 106I
 Record #
 699603
 Schedule I: Your Income
 Page 1 of 2

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Kyle Nathen Debtor 1 First Name Middle Name Last Name Case Number (if known) _

			For Debtor 1		Debtor 2 or -filing spouse		
Сору	line 4 here	4.	\$5,833.34		\$0.00		
5. List all p	ayroll deductions:						
5a. Ta	x, Medicare, and Social Security deductions	5a.	\$1,162.78		\$0.00		
5b. M a	andatory contributions for retirement plans	5b.	\$0.00		\$0.00		
5c. Vo	luntary contributions for retirement plans	5c.	\$0.00		\$0.00		
5d. Re	equired repayments of retirement fund loans	5d.	\$0.00		\$0.00		
5e. Ins	surance	5e.	\$515.70		\$0.00		
5f. D c	omestic support obligations	5f.	\$0.00		\$0.00		
5g. U r	nion dues	5g.	\$0.00		\$0.00		
5h. Ot	her deductions. Specify:CTA(D1),	5h.	\$100.00		\$0.00		
6. Add the	Dayroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,778.48		\$0.00		
7. Calculate	e total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,054.86		\$0.00		
8. List all of	ther income regularly received:						
8a. I	Net income from rental property and from operating a business,						
ı	profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
r	monthly net income.	8a.	\$0.00		\$0.00		
8b. I	nterest and dividends	8b.	\$0.00		\$0.00		
8c. I	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
(dependent regularly receive						
I	nclude alimony, spousal support, child support, maintenance, divorce						
5	settlement, and property settlement.						
8d. l	Unemployment compensation	8d.	\$0.00		\$0.00		
8e. \$	Social Security	8e.	\$0.00		\$0.00		
8f. (Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
I	nclude cash assistance and the value (if known) of any non-cash						
á	assistance that you receive, such as food stamps (benefits under the						
\$	Supplemental Nutrition Assistance Program) or housing subsidies.						
	Specify:	_					
· ·	Pension or retirement income	8g.	\$0.00		\$0.00		
	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9. Add a	II other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10. Calcu	late monthly income. Add line 7 + line 9.	10.	\$4,054.86	+ [\$0.00	. г	¢4.054.06
Add th	ne entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	Į.	\$4,034.0 0	· L	\$0.00	L	\$4,054.86
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.							
	t include any amounts already included in lines 2-10 or amounts that are			in Sched			# 2.22
Specify: 11							\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.							A4A
	that amount on the Summary of Schedules and Statistical Summary of C		ties and Related Data, i	f it applies		12.	\$4,054.86
x No	u expect an increase or decrease within the year after you file this form o. es. Explain:	n?					

Fill i	n this ir	nformation to identify	your case:				
Debt	tor 1	Nathen	Kyle	Grigsby	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ed filing	
Debt	tor 2	Eden	Laura	Grigsby	A supplem	ent showing post	-petition chapter 13
(Spous	se, if filing)	First Name	Middle Name	Last Name	income as	of the following of	late:
Unite	ed States	Bankruptcy Court for the	:NORTHERN DISTRICT C	OF ILLINOIS			
	e Numbe nown)	r			WIW 7 DD 7	1111	
Offic	ial F	orm 106J				filing for Debtor separate house	2 because Debtor 2 hold.
		e J: Your E	xpenses			·	12/14
Be as c	omplete	e and accurate as pos	sible. If two married peop	le are filing together, both	are equally responsible for supply	ing correct informa	ation. If
more sp questio		needed, attach anoth	er sheet to this form. On t	he top of any additional pa	ges, write your name and case nur	nber (if known). Ar	nswer every
Part 1	: 1	Describe Your Househo	ld				
1. Is ti	his a jo	int case?					
	No. (Go to line 2.					
X	Yes.	Does Debtor 2 live in	a separate household?				
		X No.					
		Yes. Debtor 2 m	ust file a separate Schedu	le J.			
2. [ο νου Ι	have dependents?	□ No				1
	-	st Debtor 1 and		this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Debtor 2			this information for dent	Daughter, 4 months	0	No
	Do not s	tate the dependents'			Daugitter, 4 months		X Yes
n	names.				5 11 4 11		No
					Daughter, 4 months	0	Yes
							X No
							Yes
							X No
							Yes
							No
							Yes
	•	expenses include	X No				
	•	es of people other that fand your dependents	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
Part 2	,.	Estimate Your Ongoing	Monthly Fynenses				
				less you are using this for	m as a supplement in a Chapter 13	case to report	
expens	-	of a date after the ban			, check the box at the top of the for	-	
			-cash government assista	nce if you know the value			
of such	h assist	ance and have includ	ed it on Schedule I: Your	Income (Official Form 106	l.)	•	four expenses
4. 1	The ren	tal or home ownershi	p expenses for your resid	ence. Include first mortgag	e payments and		
a	any rent	for the ground or lot.				4.	\$1,882.00
ŀ	If not in	cluded in line 4:					
		eal estate taxes				4a.	\$0.00
		operty, homeowner's,				4b.	\$0.00
		·	air, and upkeep expenses			4c.	\$50.00 \$0.00
'	4d. Ho	omeowners associatio	n or condominium dues			4d.	φυ.υυ

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Case Number (if known) __

Nathen Kyle Grigsby

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$190.00 6a. 6a. Electricity, heat, natural gas \$30.00 6b. Water, sewer, garbage collection \$250.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$500.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$150.00 9. Clothing, laundry, and dry cleaning 10. \$70.00 Personal care products and services 10. \$60.00 11. Medical and dental expenses 11. \$175.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$501.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. Mortgages on other property 20a. 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 699603 Schedule J: Your Expenses

Page 2 of 3

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Nathen Kyle Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$30.00 Pet Care (\$30.00), 21. 21. Other. Specify: \$4,038.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,054.86 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,038.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$16.86 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 699603 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Nathen	Kyle	Grigsby
	First Name	Middle Name	Last Name
Debtor 2	Eden	Laura	Grigsby
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	•		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
_	T an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ad the summary and schedules filed with this declaration and that they are true and
★ /s/ Nathen Kyle Grigsby	/s/ Eden Laura Grigsby
Cianature of Dobtor 1	Ciamatura of Dahton O
Signature of Debtor 1	Signature of Debtor 2

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Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

O1. What is your current marital status? Married Not married No. Yes. List all of the places you lived in the last 3 years. Do not include where you live to the last 8 years, did you ever live with a spouse or legal equivalent in a commu property states and territories include Arizona, California, Idaho, Louisiana, Nevada, I no. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	Where You Lived Before								
Married Not married During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live to lived there Debtor 1 Dates Debtor 1 Ived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a commun property states and territories include Arizona, California, Idaho, Louisiana, Nevada, Idaho Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	Part 1: Give Details About Your Marital Status and Where You Lived Before								
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live to the last 3 years. Do not include where you live to the last 8 years, did you ever live with a spouse or legal equivalent in a communication property states and territories include Arizona, California, Idaho, Louisiana, Nevada, I and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	01. What is your current marital status?								
During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live to live the last 3 years. Do not include where you live to live the last 8 years, did you ever live with a spouse or legal equivalent in a community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, I and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Pebtor 1 Debtor									
Pebtor 1 Debtor									
Pebtor 1 Debtor 1 No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	02 During the last 3 years, have you lived anywhere other than where you live now?								
Debtor 1 Dates Debtor 1 lived there 03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a commun property states and territories include Arizona, California, Idaho, Louisiana, Nevada, I and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
lived there	☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
 Within the last 8 years, did you ever live with a spouse or legal equivalent in a commun property states and territories include Arizona, California, Idaho, Louisiana, Nevada, I and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). 	Dates Debtor 1 Debtor 2:	Dates Debtor 2							
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, I and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).		lived there							
■ No. ☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	and Wisconsin.)								
Part 2: Explain the Sources of Your Income	,								
Part 2: Explain the Sources of Your Income									

Record # 699603

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Case Number (if known)

Grigsby

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$ 2,917 Wages, commissions, \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 58,000 est. \$ 37,527 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$ 46,000 est. Wages, commissions. \$ 47,000 est. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Nathen

Kyle

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Debtor 1	Nathen	Kyle	Grigsby		Case Number (if known) _	
	First Name	Middle Name	Last Name			
06 Aı	re either Debtor 1's o	r Debtor 2's debts primarily con	sumer debts?			
		r 1 nor Debtor 2 has primarily co			d in 11 U.S.C. § 101(8) a	s
	During the 90 o	days before you filed for bankrupt	cy, did you pay an	y creditor a total of \$6,225	5* or more?	
	☐ No. Go to	line 7.				
	total amou	relow each creditor to whom you paint you paid that creditor. Do not in ort and alimony. Also, do not includent on 4/01/16 and every 3 years	nclude payments founder payments to an	or domestic support obliga n attorney for this bankrup	ations, such as otcy case.	
		Debtor 2 or both have primarily of days before you filed for bankrup		ny creditor a total of \$600	or more?	
	☐ No. Go to	line 7.				
	creditor. D	relow each creditor to whom you poon on the include payments for domestiss, do not include payments to a	stic support obligat	tions, such as child suppo		
			Dates of payments	Total amount paid	Amount you still o	owe Was this payment for
		mac LOAN Services 6101 or Dr Moorpark CA 93021	Monthly	\$ 5,646	\$ 239,874	Mortgage Car Credit card Loan repayment Suppliers or vendors Other
		nk 2730 Liberty Ave urgh PA 15222	Monthly	\$ 1,500	\$ 24,353	
In: co ag su	siders include your rel prporations of which yo		tives of any general in control, or owner	al partners; partnerships or er of 20% or more of their	of which you are a general voting securities; and an	y managing
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			. ,			

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Debtor 1	Nathen	Kyle	Grigsby		Case Number (if known)		
	First Name	Middle Name	Last Name				
	ithin 1 year before yo n insider?	ou filed for bankruptcy, did you	u make any payments o	or transfer any property	y on account of a debt that	benefited	
In	clude payments on de	ebts guaranteed or cosigned	by an insider.				
	No.						
	Yes. List all payme	nts to an insider.					
_	_		Dates of	Total amount	Amount you still	Reason for this payment	
			payment	paid	owe	Include creditor's name	
				•			
Part	4 Identify Legal	actions, Repossessions, and F	oreclosures				
Li		ou filed for bankruptcy, were y cluding personal injury cases tract disputes.				ort or custody	
	No.						
-	Yes. Fill in the deta	ilo					
L	Tes. I ili ili tile deta	iis.	Notices of the case	Count		Status of the	
10 14	(ith: 4	61ad fan handininskri,aa an	Nature of the case		or agency	Status of the	case
		ou filed for bankruptcy, was ar d fill in the details below.	ly of your property repo	ossessea, foreciosea, ç	garnisned, attached, seize	a, or leviea?	
	No. Go to line 11						
	Yes. Fill in the infor	mation below.					
	-	you filed for bankruptcy, did syment because you owed a	-	ng a bank or financial	institution, set off any ar	nounts from your accounts	
	No. Go to line 11						
7	Yes. Fill in the infor	mation below					
_	-	ou filed for bankruptcy, was	any of your property i	in the nossession of a	n assignee for the benefi	t of creditors a	
		er, a custodian, or another o		in the possession of a	in assignee for the benefit	t or creations, a	
	No.						
┌	Yes.						
	•						
Part	List Certain Gi	fts and Contributions					
13 W	ithin 2 years before	you filed for bankruptcy, did	l you give any gifts wi	th a total value of mor	e than \$600 per person?		
	No.						
-		the form and the site					
-	Yes. Fill in the deta	-					
14 W	ithin 2 years before	you filed for bankruptcy, did	I you give any gifts or	contributions with a t	otal value of more than \$	600 to any charity?	
	No.						
	Yes. Fill in the deta	ils for each gift.					
	<u> </u>						
Part	List Certain Lo	esses					
	ithin 1 year before y ambling?	ou filed for bankruptcy or si	nce you filed for bank	ruptcy, did you lose a	nything because of theft,	fire, other disaster, or	
	No.						
_	Yes. Fill in the deta	ils for each gift					
	_ 1 00: 1 m m alo dota	no for odorr gire.					
	Liet Certain Be	ayments or Transfers					
Pari	List Gertain Fa	symetrics of Transfers					
al	oout seeking bankru	ou filed for bankruptcy, did y ptcy or preparing a bankrup , bankruptcy petition prepare	tcy petition?				
Г	No.						
_ 	Yes. Fill in the deta	ile					
	res. i ili ili tile deta	110					

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Last Name

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Nathen Kyle Grigsby Case Number (if known)

	Party Contact Info	Description and value of a	any property transferred		payment insfer	Amount of payment
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603					Payment/Value: \$3,295.00: \$1,065.00 paid prior to filing, balance to be paid after case filing.
	Party Contact Info	Description and value of a	any property transferred		payment Insfer	Amount of payment
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	insier	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you No. Yes. Fill in the details.	s or to make payments to your cre	• •	er any property t	o anyone v	vho
18	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift.					
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift.					
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Store	age Units			
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accounts; certifica	tes of deposit; shares in	_		
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, move or transferred		balance before ng or transfer
21	Do you now have, or did you have within 1 yearsh, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depository	for securi	ties,
	■ No. Yes. Fill in the details.	Who else had access to it?	Describe the content	ts	Do yo have	ou still it?

Debtor 1

First Name

Middle Name

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Debtor 1	Nathen	Kyle	Grigsby	Case Number (if known) _			
	First Name	Middle Name	Last Name				
22 H a	ave you stored property	in a storage unit or place	e other than your home within 1	year before you filed for bankruptcy?			
	No.						
	Yes. Fill in the details.						
_		Who e	else has or had access to it?	Describe the contents	Do you still		
					have it?		
Part	9: Identify Property Y	ou Hold or Control for Son	neone Else				
	o you hold or control an	y property that someone	else owns? Include any proper	ty you borrowed from, are storing for,	or hold in trust		
	No.						
	Yes. Fill in the details.						
		Where	is the property?	Describe the property	Value		
Part	Give Details About	t Environmental Informatio	n				
For the	e purpose of Part 10, the	e following definitions ap	ply:				
ha: inc	zardous or toxic substa cluding statutes or regul	nces, wastes, or material ations controlling the cle	into the air, land, soil, surface teanup of these substances, was				
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it, including disposal sites.						
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.						
Repor	t all notices, releases, a	nd proceedings that you	know about, regardless of whe	n they occurred.			
24 H a	as any governmental un	it notified you that you m	nay be liable or potentially liable	e under or in violation of an environmen	ntal law?		
	No.						
_	Yes. Fill in the details.						
_	_	Gover	nmental unit	Environmental law, if you know it	Date of notice		
25 H a	ave you notified any gov	vernmental unit of any re	lease of hazardous material?				
	No.						
Ē	Yes. Fill in the details.						
_	_	Gover	nmental unit	Environmental law, if you know it	Date of notice		
26							
∠6 H a	ave you been a party in	any judicial or administra	ative proceeding under any envi	ironmental law? Include settlements ar	nd orders.		
	No.						
	Yes. Fill in the details.						
		Court	or agency	Nature of the case	Status of the case		
	Char P. ())	Varia Busina	Mana da Anna Barai				
Part '	11F Give Details About	Your Business or Connec	tions to Any Business				
27 W	ithin 4 years before you	filed for bankruptcy, did	you own a business or have ar	ny of the following connections to any	business?		
	A sole proprietor o	or self-employed in a trad	e, profession, or other activity,	either full-time or part-time			
	A member of a limit	ited liability company (LL	.C) or limited liability partnershi	ip (LLP)			
	A partner in a parti	nership					
	An officer, director	r, or managing executive	of a corporation				
	= '		uity securities of a corporation				
	_						
	_	applies. Go to Part 12.	ielle bedeut for the last				
L	Yes. Check all that app	ory above and fill in the def	ails below for each business.				

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Nathen Debtor 1 Kyle Grigsby Case Number (if known) _ First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. 🗶 /s/ Eden Laura Grigsby ★ /s/ Nathen Kyle Grigsby Signature of Debtor 1 Signature of Debtor 2 Date _01/20/2016 Date 01/20/2016 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ ______. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Eilad 01/27/16 Entered 01/27/16 16:59:30 Desc Main Fill in this information to identify your case: Nathen Kyle Grigsby Debtor 1 First Name Middle Name Last Name Eden Laura Grigsby Debtor 2 First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's No name: **Pennymac LOAN Services** Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 5318 W Belle Plaine Ave Chicago IL 60641 -Reaffirmation Agreement. property Primary Residence securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: Pncbank Retain the property and redeem it ☐ Yes Retain the property and enter into a 2012 Nissan Pathfinder with over 30,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Nathen

Case 16-02502

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First Name

List Your Unexpired Personal Property Leases

Ε.	For any property described in Colonial				
	For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G),				
fill	fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet				
en	ded. You may assume an unexpired personal property lease if t	he trustee does not assume it. 11 U.S.C. § 365(p)(2).			
	Describe your unexpired personal property leases		Will the lease be assumed?		
	Lessor's name:		□ No		
	Description of leased		Yes		
	property:				
	Lessor's name:		☐ No		
			☐ Yes		
	Description of leased				
	property:				
	Lessor's name:		□No		
			Yes		
	Description of leased		☐ 1c3		
	property:				
L					
	Lessor's name:		□No		
					
	Description of loaned		□Yes		
	Description of leased				
	property:				
Г			□		
	Lessor's name:		□No		
			□Yes		
	Description of leased				
	property:				
	Lessor's name:		□No		
			Πyaa		
	Description of leased		□Yes		
	property:				
L					
	Loggaria namo:		□No		
	Lessor's name:				
			Yes		
	Description of leased				
	property:				
P	art 3: Sign Below				
Und	er penalty of perjury, I declare that I have indicated my intentio	n about any property of my estate that secures a debt and any			
per	sonal property that is subject to an unexpired lease.				
4	In/ Nother Wide Crimely	le/ Edon Laura Grigeby			
X	/s/ Nathen Kyle Grigsby Signature of Debtor 1	/s/ Eden Laura Grigsby Signature of Debtor 2			
	Signature of Deptor 1	Signature of Debiol 2			
	Date _ Dated: 01/20/2016	Date <u>Dated: 01/20/2016</u>			
	MM / DD / YYYY	MM / DD / YYYY			

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
• •	sby and Eden Laura Grigsby /	Case No	:
Debtors		Chapter	Chapter 7
	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR D	EBTOR
compensation paid	to me within one year before the filing of	5(b), I certify that I am the attorney for the ab f the petition in bankruptcy, or agreed to be p emplation of or in connection with the bankru	aid to me, for services
For legal serv	vices, I have agreed to accept	\$3,295.00	
Prior to the fi	iling of this statement I have received	\$1,065.00	
Balance Due		\$2,230.00	
2. The source of	f the compensation paid to me was:		
Debtor((s) Other: (specify		
3. The source of	f compensation to be paid to me is:		
Debtor	r(s) Other: (specify		
	other: (speerly	npensation with any other person unless they	ara mambara and associates
of my law firm.	of agreed to share the above-disclosed con	inpensation with any other person unless they	are memoers and associates
L have as	preed to share the above-disclosed compe	nsation with a other person or persons who ar	re not members or associates
_	•	ender legal service for all aspects of the bank	
case, includin	_	ender regar service for an aspects of the bank	тароу
a. Analysis bankruptcy;	of the debtor's financial situation, and re	ndering advice to the debtor in determining v	whether to file a petition in
b. Preparati	ion and filing of any petition, schedules, s	tatements of affairs and plan which may be re	equired;
c. Represer	ntation of the debtor at the meeting of cred	litors and confirmation hearing, and any adjo	urned hearings thereof;
6. By agreement	t with the debtor(s), the above-disclosed for	ee does not include the following service:	
Fee does NO	OT include missed meeting or court	dates, amendments to schedules, adversa	ary complaints or conversions to another
chapter, judicial lie	en avoidances, dischargeability actions, ot	her contested matters except the first meeting	g of creditors.
		CERTIFICATION	
p	I certify that the foregoing is a complet ayment to	e statement of any agreement or arrangement	t for
m	ne for representation of the debtor(s) in the		
	Date: 01/21/2016	/s/ Laura R. Caputo	
	Date	Signature of Attorney	
		Geraci Law L.L.C. Name of law firm	
		rame oj tavi jum	

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Geraci Law L.L.C.

Collection 126 Feed Out ters Do C. Monroe State 2 # 1200 / Chicago C 10 to test C 12232 1200 1 Grap Collection Con C 12232 1200 1 Grap Collection Con C 12232 1200 1 Grap Collection Con C 12232 1200 1 Grap Collection C 12232 1200 1 Grap C 12232 1 Grap Consultation Attorney: Page 45 of 57 Date: 12/23/2015

Record #: 699-603



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are). This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case. amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property. I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Nathen Grigsby(Debtor)

EdenGrasby (Joint Debtor)

Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Nathen Kyle Grigsby and Eden Laura Grigsby / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 01/20/2016 /s/ Nathen Kyle Grigsby X Date & Sign

Nathen Kyle Grigsby

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/20/2016 /s/ Eden Laura Grigsby X Date & Sign

Eden Laura Grigsby

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 47 of 57 In re Nathen Kyle Grigsby and Eden Laura Grigsby / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Nathen Kyle Grigsby and Eden Laura Grigsby

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/20/2016	/s/ Nathen Kyle Grigsby		
	Nathen Kyle Grigsby		
Dated: 01/20/2016	/s/ Eden Laura Grigsby		
	Eden Laura Grigsby		
Dated: 01/21/2016	/s/ Laura R. Caputo		
	Attorney: Laura R. Caputo		

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Debtor 1

Kyle Grigsby Nathen Last Name First Name Middle Name

Case Number (if known)

Par	Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have? Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	16a. Are your debts primarily as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or involves. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	consumer debts? Consumer debts are defined primarily for a personal, family, or household primarily business debts are debts estimant or through the operation of the business owe that are not consumer debts or business debts or business debts. Chapter 7. Go to line 18. Oter 7. Do you estimate that after any exempt press are paid that funds will be available to distribute the destrict of the consumer debts.	that you incurred to obtain as or investment. ebts.
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □ More than \$50 billion
Р	art 7: Sign Below			
Fo	ryou	orrect. If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7. If no attorney represents me an this document, I have obtained I request relief in accordance w	Sign	ole, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill out 2(b). specified in this petition.

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Fill in this inf	formation to identi	ify your case:	
Debtor 1	Nathen	Kyle	Grigsby Last Name
Debtor 2	First Name Eden	Middle Name Laura	Grigsby
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	Ī		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sig	ign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
No No					
Yes. Na	Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
1. Copp. of approximation of the copp.					
of ending the second se					
	lity of perjury, I declare that I have read the summary and schedules filed with this	declaration and that they are true and			
correct.	ity of perjury, i declare that i have rough the culture, i and out the culture is a contract of the cul				
★ / / / Signature	The of Debtor 1 Signature of Debtor 2	hs			
Date <u>: </u>	1 / 19 /2016 Date : 1 / 19 /20 M / DD / YYYY				

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Debtor 1	Nathen	Kyle	Grigsby	Case Number (if known)
Debtor (First Name	Middle Name	Last Name	
ins	thin 2 years before titutions, creditors No. Yes. Fill in the deta	, or other parties.	you give a financial statem	ent to anyone about your business? Include all financial
		Date iss	eued	
Part 1	2: Sign Below			
ans in c	ware and true and c	orrect. I understand that mak ankruptcy case can result in f	ing a false statement, conc	ents, and I declare under penalty of perjury that the ealing property, or obtaining money or property by fraud risonment for up to 20 years, or both.
**************************************	Netta Gyr Signature of Debt	or 1	🗴	re of Debtor 2
A TOTAL OF THE PROPERTY OF THE	Date / / Jq MM / DD	/2016 / YYYY	Date _	1 /19 /2016 MM / DD / YYYY
Did	you attach additio	nal pages to Your Statement	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
-	No Yes			
Dic	l you pay or agree	to pay someone who is not ar	attorney to help you fill o	ut bankruptcy forms?
	No Yes. Name of per	rson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Case 16-02502 Doc 1 Filed 01/27/16 Entered 01/27/16 16:59:30 Desc Main <u> Proteument</u> Page 52 of Number (if known) _____ Nathen Debtor 1 First Name **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases П No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: □Yes Description of leased property:

Part 3:

property:

Lessor's name:

Description of leased

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X Nato GW Signature of Debtor 1

* Euglicy Signature of Debtor 2

Date Dated: 1 / 19 /20

Date <u>Dated: //9</u>/20

☐ No

☐ Yes

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- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CH Dated: / / / /2016	X Date & Sign	
	Nathen Kyle Grigsby	
Dated: 1 / 1/9 /2016	Ed & Ougsly	X Date & Sign
	Eden Laura Grigsby	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nathen Kyle Grigsby and Eden Laura Grigsby / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

(DECLARE UND	DER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	E AND CORRECT.
Dated:	Nathen Kyle Grigsby	X Date & Sign
Dated:/2016	Edu L Gryshy Eden Laura Grigsby	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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ebtor 1	Nathen	Kyle	Grigsby		Case Number (if known	n)	
EDIOI I	First Name	Middle Name	Last Name				į
					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
					\$0.00	\$0.00	
	mployment comper		transition was a banefit				
unde	er the Social Security	if you contend that the amount y Act. Instead, list it here:	••••••				and the control of th
For	you						a de la composition della comp
For	your spouse						the same of the sa
ber	efit under the Social				\$0.00	\$0.00	
Do	not include any beni	sources not listed above. Spe efits received under the Social ne, a crime against humanity, c list other sources on a separat	Security Act or payments rec or international or domestic				
					\$0.00	\$ 0.00	
10a	·				\$ 0.00	\$0.00	
10b		n separate pages, if any.			\$0.00	\$0.00	
11 Ca	lculate vour total CI	rrent monthly income. Add lir	ies 2 through 10 for each		\$5,706.16	+ \$2,070.33	= \$7,776.49
col	umn. Then add the t	otal for Column A to the total for	or Column B.				
Part	2: Determine V	Whether the Means Test Applies	to You				
12. C a	iculate your curren	t monthly income for the year current monthly income from lir	. Follow these steps:		Copy line 11 here	12a.	\$7,776.49
	Multiply by 12 (th	he number of months in a year)	ı .				x 12
121	o. The result is you	ır annual income for this part of	the form.			12b.	\$93,317.88
13. C a	liculate the median	family income that applies to	you. Follow these steps:				
Fil	I in the state in whic	h you live.	IL				
Fi	I in the number of pe	eople in your household.	4				
	II in the median fami	ly income for your state and siz	ze of household			13.	\$86,818.00
	e	able median income amounts, g m. This list may also be availal	no online using the link specif	led in the separate			
14. H	ow do the lines con	npare?					
14	a. Line 12b is les Go to Part 3.	ss than or equal to line 13. On	the top of page 1, check box	1, There is no pres	sumption of abuse.		
14	b. X ine 12b is m	ore than line 13. On the top of and fill out Form 122A-2.	page 1, check box 2, The pre	esumption of abuse	is determined by Fo	rm 122A-2.	
Par	t 3: Sign Below						
	By signing here	e, I declare under penalty of per	rjury that the information on th	his statement and ir	n any attachments is	true and correct.	
	North.	(Inju)			L Grajsky Eden Laura Grig		_
-	J 100 8 .	Nathen Kyle Grigsby	,		Eden Laura Griç	jsby	
	Date:: <u>/</u>	<u> </u>		Date∷	<u>/ 19</u> /2016		
Control States of States o	If you checked	line 14a, do NOT fill out or file	Form 122A-2.				
	المصاحبات ما الما	line 14h fill out Form 1224-2	and file it with this form.				

			Document	Page 56 of 57		
Debtor 1	Nathen	Kyle	Grigsby	Case Number	(if known)	
DODIO! I	First Name	Middle Name	Last Name			
S	ummary of Your Asse	of your total nonpriority un ets and Liabilities and Certa nay refer to line 5 on that fo	secured debt. If you filled out in Statistical Information Scho rm.	A edules		
,	,,,				x .25	
					X .==	
					Сору	
	% of your total nonp lultiply line 41a by 0.2	oriority unsecured debt. 11 25	U.S.C. § 707(b)(2)(A)(I)(I)		here→	
js	ermine whether the enough to pay 25% heck the box that ap	of your unsecured, nonp	after subtracting all allowed iority debt.	deductions		
	Line 39d is less Go to Part 5.	than line 41b. On the top of	f page 1 of this form, check b	ox 1, There is no presumption o	f abuse.	
	Line 39d is equal of abuse. You m	al to or more than line 41b nay fill out Part 4 if you clain	. On the top of page 1 of this to special circumstances. Ther	form, check box 2, <i>There is a pre</i> a go to Part 5.	esumption	
Part 4	Give Details A	bout Special Circumstances				
43. Do	you have any speci	ial circumstances that just re? 11 U.S.C. § 707(b)(2)(B	ify additional expenses or a	ljustments of current monthly i	ncome for which there is no	
,	X No. Go to Part		,,			
				and the superpose or income 2	divetment	
	Yes. Fill in the for each it	ollowing information. All figu em. You may include exper	res should reflect your averages nses you listed in line 25.	ge monthly expense or income a	ujusanen	
	adjustments ne	a detailed explanation of the cessary and reasonable. You come adjustments.	e special circumstances that n ou must also give your case tr	nake the expenses or income ustee documentation of your act	ual	
					Average monthly expense	
	Give a detai	led explanation of the spe	cial circumstances		or income adjustment	
			•			
Part	5: Sign Below					
			erium that the information on	this statement and in any attachn	nents is true and correct.	
		•				
	1/341	GALLA		Edu L long	sky	
	/ Vares 0	Nathen Kyle Grigsb		Edu L Cong Eden Lau	ra Grigsby	
			у			
	Date: Dated	1: <u>/ / /9</u> /2016		Date: Dated: 1 / 1	<u>9</u> /2016	
	24to. 24to				AND THE RESIDENCE OF THE PROPERTY OF THE PROPE	

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Form B 201A, Notice to Consumer Debtor(s)

In re Nathen Kyle Grigsby and Eden Laura Grigsby / Debtors

Page 2

Desc Main

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 1 / 19 /2016	Nath ayer	X Date & Sign
	Nathen Kyle Grigsby	
Dated: / / /9 /2016	Elen L Guysley Eden Laura Grigsby	X Date & Sign
1 21	Eueli Laura Grigsby	
Dated://2016	Attorney: Laura R. Caputo	